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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Legacy Mortgage Asset Trust 2021-GS1

In Re:

Derrick A. Barrett,

Debtor.



Order Filed on September 6, 2022 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 21-14581 MBK

Adv. No.:

Hearing Date: 8/24/2022 @ 9:00 a.m.

Judge: Michael B. Kaplan

ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.**

DATED: September 6, 2022

Honorable Michael B. Kaplan United States Bankruptcy Judge (Page 2)

Debtor: Derrick A. Barrett Case No: 21-14581 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR

RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Legacy Mortgage Asset Trust 2021-GS1, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 416 Massachusetts Avenue, Hamilton, NJ, 08629, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Candyce Illene Smith-Sklar, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of August 18, 2022, Debtor is due for the July 2022 through August 2022 post-petition payments for a total post-petition default of \$1,456.34 (1 \$843.92, 1 @ \$824.58, less suspense \$212.16); and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$1,456.34 to be received no later than August 31, 2022; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume September 1, 2022, directly to Secured Creditor's servicer, Select Portfolio Servicing, Inc. P.O. Box 65250, Salt Lake City, UT 84165 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$188.00 for filing fees, totaling \$538.00, which is to be paid through Debtor's Chapter 13 plan and the motion is hereby resolved.